

This summary highlights changes to your Association Liability policy wording. Importantly, this document is only a summary of the enhancements and changes, so ensure you read it in conjunction with your renewal certificate(s) and the full policy wordings available on our website www.fmg.co.nz.

You can also request a copy of your policy wording to be emailed to you, or a printed copy, by calling us on 0800 366 466.

Association Liability

What has changed?	Where you can find this in your policy document
<p>Breach of contract & pollution defence costs</p> <p>The existing requirements below under the breach of contract and pollution defence costs benefits have been removed:</p> <ul style="list-style-type: none"> to have a claim under the affairs of the company/office holder, to have a claim under the affairs of an outside entity/outside directorship and/or employment superannuation scheme clause (covers for individuals) 	<p>4.13 We cover the Association's legal defence costs in respect of a breach of contract and</p> <p>4.15 We cover the Association's legal defence costs in respect of a pollution event</p>
<p>Privacy or confidentiality benefit</p> <p>The following existing requirements under the privacy and confidentiality costs benefits of both individual and entity sections have been removed:</p> <ul style="list-style-type: none"> to have a claim under the affairs of the company/office holder to have a claim under the affairs of an outside entity/outside directorship, and/or employment superannuation scheme clause of section 1 (covers for individuals) 	<p>4.9 We cover the Association's costs following a breach of privacy or confidentiality and liability due to a computer virus and</p> <p>2.8 We cover your costs following a breach of others' privacy or confidentiality</p>
<p>Increased excess for employment related claims</p> <p>An increased excess of \$10,000 applies for entity employment related claims.</p>	<p>On the Certificate</p>
<p>Clarification of special investigator fees</p> <p>We have clarified that the crime loss needs to be covered under the policy for the crime investigator fees' benefit to apply.</p>	<p>4.5 We cover the Association's specialist investigator fees when there is a crime loss</p>
<p>Exclusion for identity fraud</p> <p>A new identity fraud exclusion has been added to clarify that cover is only available when someone fraudulently purports</p>	<p>7.42 There is no cover for identity fraud</p>



Changes to your Association Liability policy wording

to represent the insured entity and enters an agreement which another party later seeks to enforce.

Reduced trust cover limit for crime

All new or renewing trust accounts will have reduced crime limits of \$50,000 for crime loss and \$25,000 each for crime legal and crime investigation covers.

On the Certificate

Depending on your specific circumstances, new cover limits, excesses, exclusions or conditions may apply to your policy. Please review your certificates for information and let us know if you have any questions.